



Your

# Renewal FAFSA

2005-2006 School Year

FREE APPLICATION FOR FEDERAL STUDENT AID

We Help Put America Through School

OMB No. 1845-0001

Do not send in this application before January 1, 2005.

## Applying by the Deadlines

Use this Renewal FAFSA to apply for federal and state student grants, work-study and loans.

For federal aid, submit your application as early as possible, but no earlier than January 1, 2005. We must receive your application no later than June 30, 2006. Your college must have your correct, complete information by your last day of enrollment in the 2005-2006 school year.

For state or college aid, the deadline may be as early as January 2005. See the table on page 2 for state deadlines. You may also need to complete additional forms. Check with your high school guidance counselor or a financial aid administrator at your college about state and college sources of student aid and deadlines.

## Using Your Tax Return

If you are filing a 2004 federal income tax return, we recommend that you complete the tax return before filling out this form. If you have not yet filed your return, you can still submit your Renewal FAFSA but you must provide income and tax data. Once you file your tax return, you must correct on your Renewal FAFSA any income or tax data that changed.

## Filling Out Your Renewal FAFSA

Because the Renewal FAFSA contains preprinted information that you reported to us for the 2004-2005 school year, it is faster and easier for you to use than the *Free Application for Federal Student Aid* (FAFSA).

Review your answers from last year. Enter new or updated information if your previous answer has changed or was incorrect. If your answer from last year that is printed on the application is still correct, you do not need to write anything for that question. Refer to the notes in this booklet as necessary.

Some questions, such as information about your 2004 income, may not have your information from last year printed in them. For these questions, which have arrows by them, you must give us new information.

If you or your family has unusual circumstances (such as loss of employment), complete and submit this form as instructed and then consult with the financial aid office at the college you plan to attend.

## Mailing Your Renewal FAFSA

After you complete this application, make a copy of it for your records. Then mail the original form and return postcard in the enclosed envelope or to the address printed on the application.

If you do not receive the results of your application—a *Student Aid Report* (SAR)—within four weeks, please check online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) or call 1-800-433-3243. If you provided your e-mail address in question 13, you will receive information about your application within a few days after we process it.

Apply on-line with

**FAFSA** on the Web  
See page 3

## Want more information?

If you have questions about this application, or for more information on eligibility requirements and the U.S. Department of Education's student aid programs, visit our Web site at **[www.studentaid.ed.gov](http://www.studentaid.ed.gov)**.

You can also call 1-800-4-FED-AID (1-800-433-3243). TTY users may call 1-800-730-8913.

## State Student Aid Deadlines

Generally, state aid comes from your state of legal residence. If you are filing close to a federal, state or institutional deadline, we recommend you file online at **[www.fafsa.ed.gov](http://www.fafsa.ed.gov)**. This is the fastest and easiest way to apply for aid. State deadlines are below.

AR	For State Grant - April 1, 2005 For Workforce Grant - July 1, 2005 (date received)	^ NJ	June 1, 2005, if you received a Tuition Aid Grant in 2004-2005 All other applicants - October 1, 2005, fall & spring term - March 1, 2006, spring term only (date received)
AZ	June 30, 2006 (date received)	*^ NY	May 1, 2006 (date received)
*^ CA	For initial awards - March 2, 2005 For additional community college awards - September 2, 2005 (date postmarked)	OH	October 1, 2005 (date received)
* DC	June 28, 2005 (date received by state)	# OK	April 30, 2005 Final deadline - June 30, 2005 (date received)
DE	April 15, 2005 (date received)	* PA	All 2004-2005 State Grant recipients & all non-2004-2005 State Grant recipients in degree programs - May 1, 2005 All other applicants - August 1, 2005 (date received)
FL	May 15, 2005 (date processed)	# RI	March 1, 2005 (date received)
^ IA	July 1, 2005 (date received)	SC	June 30, 2005 (date received)
# IL	First-time applicants - September 30, 2005 Continuing applicants - August 15, 2005 (date received)	TN	May 1, 2005 (date processed)
IN	March 10, 2005 (date received)	*^ WV	March 1, 2005 (date received)
#* KS	April 1, 2005 (date received)	<p>Check with your financial aid administrator for these states and territories: AK, AL, *AS, CO, *CT, *FM, GA, *GU, *HI, ID, *MH, *MP, MS, *NE, *NM, *NV, OR, PR, *PW, *SD, *TX, UT, *VA, *VI, *VT, WA, WI and *WY.</p> <p># For priority consideration, submit application by date specified.</p> <p>^ Applicants encouraged to obtain proof of mailing.</p> <p>* Additional form may be required.</p>	
# KY	March 15, 2005 (date received)		
#^ LA	May 1, 2005 Final deadline - July 1, 2005 (date received)		
#^ MA	May 1, 2005 (date received)		
MD	March 1, 2005 (date received)		
ME	May 1, 2005 (date received)		
MI	March 1, 2005 (date received)		
MN	14 days after term starts (date received)		
MO	April 1, 2005 (date received)		
# MT	March 1, 2005 (date received)		
NC	March 15, 2005 (date received)		
ND	March 15, 2005 (date received)		
NH	May 1, 2005 (date received)		

### **Renewal FAFSA on the Web**

You can submit your 2005-2006 Renewal FAFSA online. To start:

**1. Know your PIN**

To file your Renewal FAFSA on the Web, you will need a special code called a PIN, which we mailed to you when you applied last year. If you don't have your PIN, you can request another copy by going to **www.pin.ed.gov** and selecting the link "PIN Request and Information."

**2. Access Your Information**

With your PIN, you can electronically access your information at **www.fafsa.ed.gov**

Processing is free, secure and generally completed 7-14 days faster than if you filled out and mailed a paper application. You should file as soon as possible but **not before January 1, 2005.**

### **Step One**

### **You (the Student)**

**13.** E-mail address

We will use this e-mail address to correspond with you. Once your application is processed, you will receive an e-mail from the U.S. Department of Education that includes a secure link to your *Student Aid Report* (SAR) on the *FAFSA on the Web* site. We will only share your e-mail address with the schools you list on the form and with your state. They may use the address to communicate with you. Leave blank to receive information through regular mail.

**14-15.** Are you a U.S. citizen?/Alien Registration Number

Generally, you are an eligible noncitizen if you are: (1) a U.S. permanent resident and you have an Alien Registration Receipt Card (I-551); (2) a conditional permanent resident (I-551C); or (3) an other eligible noncitizen with an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any one of the following designations: "Refugee," "Asylum Granted," "Parolee" (I-94 confirms paroled for a minimum of one year and status has not expired) or "Cuban-Haitian Entrant."

**16.** What is your marital status as of today?

**17.** What is the month and year you were married, separated, divorced or widowed?

**23.** What degree or certificate will you be working on during 2005-2006?

Enter <b>1</b> for 1st bachelor's degree.	Enter <b>6</b> for certificate or diploma for completing an occupational, technical or educational program of at least two years.
Enter <b>2</b> for 2nd bachelor's degree.	
Enter <b>3</b> for associate degree (occupational or technical program).	
Enter <b>4</b> for associate degree (general education or transfer program).	Enter <b>7</b> for teaching credential program (nondegree program).
Enter <b>5</b> for certificate or diploma for completing an occupational, technical or educational program of less than two years.	Enter <b>8</b> for graduate or professional degree.
	Enter <b>9</b> for other/undecided.

**24.** What will be your grade level when you begin the 2005-06 school year?

**25.** Will you have a high school diploma or GED before you begin the 2005-06 school year?

**26.** Will you have your first bachelor's degree before July 1, 2005?

**Step One, continued...**

- 27.** In addition to grants, are you interested in student loans (which you must pay back)?
- 28.** In addition to grants, are you interested in “work-study” (which you earn through work)?
- 29.** What is the highest school your father completed?
- 30.** What is the highest school your mother completed?
- 31. Do not leave Question 31 blank.**

Question 31 asks whether you have a drug-related conviction that affects your eligibility for federal student financial aid.

Have you ever been convicted of any drug offense? If “No,” enter “1” in the box and go to question 32. If “Yes,” you must complete the enclosed worksheet. If a worksheet is not enclosed, you must call 1-800-433-3243 or go to [www.fafsa.ed.gov/q31wksht56.pdf](http://www.fafsa.ed.gov/q31wksht56.pdf) to find out how to fill out this question. You may still be eligible for student aid, even with a drug-related conviction.

Note: On your Renewal FAFSA, this question may appear out of order at the bottom of the first page, between questions 15 and 16.

**Step Two Student (and Spouse) Income and Assets**

- 32.** For 2004, have you (the student) completed your income tax return?
- 33.** What income tax return did you file or will you file for 2004?
- If you filed or will file a foreign tax return, or a tax return with Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Marshall Islands, the Federated States of Micronesia, or Palau, use the information from that return to fill out this form. If you filed a foreign return, convert all figures to U.S. dollars, using the exchange rate that is in effect today. Go to [www.federalreserve.gov/releases/h10/update](http://www.federalreserve.gov/releases/h10/update) to view the daily exchange rate.
- 34.** If you have filed or will file a 1040, were you eligible to file a 1040A or 1040EZ?
- In general, you are eligible to file a 1040A or 1040EZ if you make less than \$100,000, do not itemize deductions, do not receive income from your own business or farm, and do not receive alimony. You are not eligible if you itemize deductions, receive self-employment income or alimony, or are required to file Schedule D for capital gains. If you filed a 1040 only to claim Hope or Lifetime Learning credits, and you would have otherwise been eligible for a 1040A or 1040EZ, you should answer “Yes” to this question.
- 35.** What was your (and your spouse’s) adjusted gross income for 2004?
- Adjusted gross income is on IRS Form 1040—line 36; 1040A—line 21; 1040EZ—line 4; or TeleFile—line I.
- 36.** Enter the total amount of your (and your spouse’s) income tax for 2004.
- Income tax amount is on IRS Form 1040—line 56; 1040A—line 36; 1040EZ—line 10; or TeleFile—line K(2).

**Step Two, continued...**

- 37.** Enter your (and your spouse's) exemptions for 2004.

Exemptions are on IRS Form 1040—line 6d or on 1040A—line 6d.

For Form 1040EZ, if you answered “Yes” on line 5, use EZ worksheet line F to determine the number of exemptions (\$3,100 equals one exemption). If you answered “No” on line 5, enter 01 if you are single or 02 if you are married.

For TeleFilers, use line J(2) to determine the number of exemptions (\$3,100 equals one exemption).

- 38-39.** How much did you (and your spouse) earn from working in 2004?  
Answer this question whether or not you filed a tax return.

This information may be on your W-2 forms, or on IRS Form 1040—lines 7 + 12 + 18; 1040A—line 7; or 1040EZ—line 1. TeleFilers should use their W-2 forms.

- 40-42.** Go to pages 6 and 7 of this booklet. Turn the booklet sideways and enter all of the items that apply to you (and your spouse) in the column **on the left**. Enter the totals in questions 40, 41 and 42. Even though you may have few of these items, check each line carefully.

- 43.** As of today, what is your (and your spouse's) total current balance of cash, savings, and checking accounts? Do not include student financial aid.

- 44-45.** As of today, what is the net worth of your (and your spouse's) current investments (44) and businesses and/or investment farms (45)? Do not include a farm that you live on and operate.

**Net worth** means current value minus debt. If net worth is one million dollars or more, enter \$999,999. If net worth is negative, enter 0.

**Investments include** real estate (do not include the home you live in), trust funds, money market funds, mutual funds, certificates of deposit, stocks, stock options, bonds, other securities, Coverdell savings accounts, college savings plans, installment and land sale contracts (including mortgages held), commodities, etc. *Investment value* includes the market value of these investments as of today. *Investment debt* means only those debts that are related to the investments.

**Investments do not include** the home you live in, the value of life insurance, retirement plans (pension funds, annuities, non-education IRAs, Keogh plans, etc.), and prepaid tuition plans, or cash, savings, and checking accounts already reported in 43.

**Business and/or investment farm value includes** the market value of land, buildings, machinery, equipment, inventory, etc. Business and/or investment farm debt means only those debts for which the business or investment farm was used as collateral.

- 46.** If you receive veterans' education benefits, for how many months from July 1, 2005, through June 30, 2006, will you receive these benefits? Do not include your spouse's veterans' education benefits.

- 47.** What amount of veterans' education benefits do you receive per month?

## Worksheets for Calendar Year 2004

**Question 40**  
**Student/Spouse**
**Worksheet A**  
 Report Annual Amounts

**Question 78**  
**Parents**

\$ _____	Earned income credit from IRS Form 1040—line 65a; 1040—line 41a; 1040EZ—line 8a; or TeleFile—line L	\$ _____
\$ _____	Additional child tax credit from IRS Form 1040—line 67 or 1040A—line 42	\$ _____
\$ _____	Welfare benefits, including Temporary Assistance for Needy Families (TANF). Don't include food stamps or subsidized housing.	\$ _____
\$ _____	Social Security benefits received for all household members as reported in question 84 (or 65 for your parents), that were not taxed (such as SSI). Report benefits paid to parents in the Parents column, and benefits paid directly to student (or spouse) in the Student/Spouse column.	\$ _____

**\$ \_\_\_\_\_**
**Student (and spouse) Total**  
 (Enter this amount in question 40.)

**Parents Total**  
 (Enter this amount in question 78.)

**\$ \_\_\_\_\_**
**Question 41**  
**Student/Spouse**
**Worksheet B**  
 Report Annual Amounts

**Question 79**  
**Parents**

\$ _____	Payments to tax-deferred pension and savings plans (paid directly or withheld from earnings), including, but not limited to, amounts reported on the W-2 Form in Boxes 12a through 12d, codes D, E, F, G, H and S	\$ _____
\$ _____	IRA deductions and payments to self-employed SEP, SIMPLE, and Keogh and other qualified plans from IRS Form 1040—total of lines 25 + 32 or 1040A—line 17	\$ _____
\$ _____	Child support <b>you received</b> for all children. Don't include foster care or adoption payments.	\$ _____
\$ _____	Tax exempt interest income from IRS Form 1040—line 8b or 1040A—line 8b	\$ _____
\$ _____	Foreign income exclusion from IRS Form 2555—line 43 or 2555EZ—line 18	\$ _____
\$ _____	Untaxed portions of IRA distributions from IRS Form 1040—(line 15a minus 15b) or 1040A—(line 11a minus 11b). Exclude rollovers. If negative, enter a zero here.	\$ _____
\$ _____	Untaxed portions of pensions from IRS Form 1040—lines (16a minus 16b) or 1040A—lines (12a minus 12b). Exclude rollovers. If negative, enter a zero here.	\$ _____

\$ _____	Credit for federal tax on special fuels from IRS Form 4136—Line 10 (nonfarmers only)	\$ _____
\$ _____	Housing, food and other living allowances paid to members of the military, clergy and others (including cash payments and cash value of benefits)	\$ _____
\$ _____	Veterans' noneducation benefits, such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC) and/or VA Educational Work-Study allowances	\$ _____
\$ _____	Any other untaxed income and benefits not reported elsewhere on Worksheets A and B, such as workers' compensation, untaxed portions of railroad retirement benefits, Black Lung Benefits, disability, etc. <b>Don't include</b> student aid, Workforce Investment Act educational benefits, or benefits from flexible spending arrangements, e.g., cafeteria plans.	\$ _____
\$ _____	Money <b>received</b> , or paid on your behalf (e.g., bills), not reported elsewhere on this form	XXXXXXXXXX

**\$ \_\_\_\_\_**
**Student (and spouse) Total**  
 (Enter this amount in question 41.)

**Parents Total**  
 (Enter this amount in question 79.)

**\$ \_\_\_\_\_**
**Question 42**  
**Student/Spouse**
**Worksheet C**  
 Report Annual Amounts

**Question 80**  
**Parents**

\$ _____	Education credits (Hope and Lifetime Learning tax credits) from IRS Form 1040—line 49 or 1040A—line 31	\$ _____
\$ _____	Child support <b>you paid</b> because of a divorce or separation or as a result of a legal requirement. Do not include support for children in your (or your parents') household, as reported in question 84 (or question 65 for your parents).	\$ _____
\$ _____	Taxable earnings from need-based employment programs, such as Federal Work-Study and need-based employment portions of fellowships and assistantships	\$ _____
\$ _____	Student grant, scholarship aid reported to the IRS in your (or your parents') adjusted gross income. Includes AmeriCorps benefits (awards, living allowances and interest accrual payments), as well as grant or scholarship portions of fellowships and assistantships.	\$ _____

**\$ \_\_\_\_\_**
**Student (and spouse) Total**  
 (Enter this amount in question 42.)

**Parents Total**  
 (Enter this amount in question 80.)

**\$ \_\_\_\_\_**

**Step Three****Student Status**

- 49.** At the beginning of the 2005-2006 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)?
- 50.** As of today, are you married? Answer "Yes" if you are separated but not divorced.
- 51.** Do you have children who receive more than half of their support from you?
- 52.** Do you have dependents (other than your children or spouse) who live with you and receive more than half of their support from you, now and through June 30, 2006?
- 53.** Are both of your parents deceased, or are you (or were you until age 18) a ward/dependent of the court?
- 54.** Are you a veteran of the U.S. Armed Forces?

Answer "**No**" (you are not a veteran) if you (1) have never engaged in active duty in the U.S. Armed Forces, (2) are currently an ROTC student, a cadet or midshipman at a service academy, or (3) are a National Guard or Reserves enlistee activated only for training. Also answer "No" if you are currently serving in the U.S. Armed Forces and will continue to serve through June 30, 2006.

Answer "**Yes**" (you are a veteran) if you (1) have engaged in active duty in the U.S. Armed Forces (Army, Navy, Air Force, Marines or Coast Guard) or as a member of the National Guard or Reserves who was called to active duty for purposes other than training, or were a cadet or midshipman at one of the service academies, **and** (2) were released under a condition other than dishonorable. Also answer "Yes" if you are not a veteran now but will be one by June 30, 2006.

**Step Four****Parental Information**

**Complete this step if you answered "No" to all questions in Step Three.**

You may also be required to complete Step Four if you are a graduate health profession student.

**Who is considered a parent in Step Four?**

Read these notes to determine who is considered a parent on this form. **Answer all questions in Step Four about them**, even if you do not live with them. (Note that grandparents and legal guardians are not parents.)

If your parents are both living and married to each other, answer the questions about them.

If your parent is widowed or single, answer the questions about that parent. If your widowed parent has remarried as of today, answer the questions about that parent **and** the person whom your parent married (your stepparent).

If your parents have divorced or separated, answer the questions about the parent you lived with more during the past 12 months. If you did not live with one parent more than with the other, give answers about the parent who provided more financial support during the last 12 months, or during the most recent year



**Step Four, continued...****Who is considered a parent in Step Four, continued...**

that you actually were supported by a parent. If this parent has remarried as of today, answer the questions on the rest of this form about that parent **and** the person whom your parent married (your stepparent).

**55.** What is your parents' marital status as of today?

**56.** What is the month and year they were married, separated, divorced or widowed?

**57-64.** What are the Social Security Numbers, last names, first initials and dates of birth of the parents reporting information on this form?

If your parent does not have a Social Security Number, enter 000-00-0000.

**65.** How many people are in your parents' household? Include only:

- your parents and yourself, even if you don't live with your parents,
- your parents' other children, if (a) your parents will provide more than half of their support from July 1, 2005, through June 30, 2006, or (b) the children could answer "No" to every question in Step Three, and
- other people if they now live with your parents, and your parents provide more than half of their support and will continue to provide more than half of their support from July 1, 2005, through June 30, 2006.

**66.** How many in question 65 (**exclude your parents**) will be college students between July 1, 2005, and June 30, 2006?

Always count yourself as a college student. **Do not include your parents.** Include others only if they will attend, at least half time in 2005-2006, a program that leads to a college degree or certificate.

**70.** For 2004, have your parents completed their income tax return?

**71.** What income tax return did your parents file or will they file for 2004?

If they filed or will file a foreign tax return, or a tax return with Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Marshall Islands, the Federated States of Micronesia, or Palau, use the information from that return to fill out this form. If they filed a foreign return, convert all figures to U.S. dollars, using the exchange rate that is in effect today. Go to [www.federalreserve.gov/releases/h10/update](http://www.federalreserve.gov/releases/h10/update) to view the daily exchange rate.

**72.** If your parents have filed or will file a 1040, were they eligible to file a 1040A or 1040EZ?

In general, your parents are eligible to file a 1040A or 1040EZ if they make less than \$100,000, do not itemize deductions, do not receive income from their own business or farm, and do not receive alimony. They are not eligible if they itemize deductions, receive self-employment income or alimony, or are required to file Schedule D for capital gains. If your parents filed a 1040 only to claim Hope or Lifetime Learning credits, and they would have otherwise been eligible for a 1040A or 1040EZ, you should answer "Yes" to this question.

**73.** What was your parents' adjusted gross income for 2004?

Adjusted gross income is on IRS Form 1040—line 36; 1040A—line 21; 1040EZ—line 4; or TeleFile—line I.



**Step Four, continued...**

- 74.** Enter the total amount of your parents' income tax for 2004.

Income tax amount is on IRS Form 1040—line 56; 1040A—line 36; 1040EZ—line 10; or TeleFile—line K(2).

- 75.** Enter your parents' exemptions for 2004.

Exemptions are on IRS Form 1040—line 6d or on 1040A—line 6d.

For Form 1040EZ, if your parents answered "Yes" on line 5, use EZ worksheet line F to determine the number of exemptions (\$3,100 equals one exemption). If your parents answered "No" on line 5, enter 01 if single or 02 if married.

For TeleFilers, use line J to determine the number of exemptions (\$3,100 equals one exemption).

- 76-77.** How much did your parents earn from working in 2004? Answer this question whether or not your parents filed a tax return.

This information may be on their W-2 forms, or on IRS Form 1040—lines 7 + 12 + 18; 1040A—line 7; or 1040EZ—line 1. TeleFilers should use their W-2 forms.

- 78-80.** Go to pages 6 and 7 of this booklet. Turn the booklet sideways and enter all of the items that apply to your parents in the column **on the right**. Enter the totals in questions 78, 79 and 80. Even though they may have few of these items, check each line carefully.

- 81.** As of today, what is your parents' total current balance of cash, savings, and checking accounts?

- 82-83.** As of today, what is the net worth of your parents' current investments (82) and businesses and/or investment farms (83)? Do not include a farm that they live on and operate.

**Net worth** means current value minus debt. If net worth is one million dollars or more, enter \$999,999. If net worth is negative, enter 0.

**Investments include** real estate (do not include the home they live in), trust funds, money market funds, mutual funds, certificates of deposit, stocks, stock options, bonds, other securities, Coverdell savings accounts, college savings plans, installment and land sale contracts (including mortgages held), commodities, etc. Investment value includes the market value of these investments as of today. Investment debt means only those debts that are related to the investments.

**Investments do not include** the home they live in, the value of life insurance, retirement plans (pension funds, annuities, non-education IRAs, Keogh plans, etc.), and prepaid tuition plans, or cash, savings, and checking accounts already reported in 81.

**Business and/or investment farm value includes** the market value of land, buildings, machinery, equipment, inventory, etc. Business and/or investment farm debt means only those debts for which the business or investment farm was used as collateral.

### Step Five Student (and Spouse) Household

Complete this step only if you answered "Yes" to any question in Step Three.

**84.** How many people are in your (and your spouse's) household?  
Include only:

- yourself (and your spouse, if you have one),
- your children, if you provide more than half of their support, and
- other people if they now live with you, you provide more than half of their support, and will continue to provide more than half of their support from July 1, 2005, through June 30, 2006.

**85.** How many people in question 84 will be college students, attending at least half time between July 1, 2005, and June 30, 2006?

Always count yourself as a college student. **Do not include your parents.** Include others only if they will attend, at least half time in 2005-2006, a program that leads to a college degree or certificate.

### Step Six School Information

Review any college names and addresses preprinted on this form. If you want information to be sent to that same college in 2005-2006, you don't need to change anything. Make sure your housing plans are still correct.

If you do not want information to be sent to a college that is preprinted on this form, fill in the oval marked "Delete this school?" If you do this, you may write in a new college's federal school code. Look for the codes on the Internet at **www.fafsa.ed.gov** or at your college's Web site, at your college financial aid office, or at your public library. If you cannot get the federal school code, write in the new college's complete name, address, city and state. Also fill in the oval that corresponds to your housing plans.

**98.** Mark whether you will be full time, 3/4 time, half time, less than half time, or not sure, at the start of the 2005-2006 school year.

For undergraduates, "full time" generally means taking at least 12 credit hours in a term or 24 clock hours per week. "3/4 time" generally means taking at least 9 credit hours in a term or 18 clock hours per week. "Half time" generally means taking at least 6 credit hours in a term or 12 clock hours per week.

### Step Seven Signature and Date

**99-100.** Date and Signature:

You (the student) and one parent whose information is provided in Step Four must sign and date this form. Everyone signing this form is certifying that all information on the form is correct and that they are willing to provide documents to verify the accuracy of the information. **Do not sign, date or mail this form before January 1, 2005.**

**101-3.** Preparer's information

If this form was filled out by someone other than you, your spouse or your parents, that person must complete this part. The preparer must sign and date the form, certifying that the information is correct and complete.

**Information on the Privacy Act and Use of Your Social Security Number**

We use the information that you provide on this form to determine if you are eligible to receive federal student financial aid and the amount that you are eligible to receive. Section 483 and 484 of the Higher Education Act of 1965, as amended, gives us the authority to ask you these questions and to collect the Social Security Numbers of you and your parents. We use your Social Security Number to verify your identity and retrieve your records, and we may request your Social Security Number again for those purposes.

State and institutional student financial aid programs may also use the information that you provide on this form to determine if you are eligible to receive state and institutional aid and the need that you have for such aid. Therefore, we will disclose the information that you provide on this form to each institution you list in questions 86–96, state agencies in your state of legal residence, and the state agencies of the states in which the colleges that you list in questions 86–96 are located.

If you are applying solely for federal aid, you must answer all of the following questions that apply to you: 1–9, 14–16, 18, 21–22, 25–26, 31–36, 38–45, 48–67, 70–74, 76–85 and 99–100. If you do not answer these questions, you will not receive federal aid.

Without your consent, we may disclose information that you provide to entities under a published “routine use.” Under such a routine use, we may disclose information to third parties that we have authorized to assist us in administering the above programs; to other federal agencies under computer matching programs, such as those with the Internal Revenue Service, Social Security Administration, Selective Service System, Department of Homeland Security and Veterans Affairs; to your parents or spouse; and to members of Congress if you ask them to help you with student aid questions.

If the federal government, the U.S. Department of Education, or an employee of the U.S. Department of Education is involved in litigation, we may send information to the Department of Justice, or a court or adjudicative body, if the disclosure is related to financial aid and certain conditions are met. In addition, we may send your information to a foreign, federal, state, or local enforcement agency if the information that you submitted indicates a violation or potential violation of law, for which that agency has jurisdiction for investigation or prosecution. Finally, we may send information regarding a claim that is determined to be valid and overdue to a consumer reporting agency. This information includes identifiers from the record; the amount, status and history of the claim; and the the program under which the claim arose.

**State Certification**

By submitting this application, you are giving your state financial aid agency permission to verify any statement on this form and to obtain income tax information for all persons required to report income on this form.

**The Paperwork Reduction Act of 1995**

The Paperwork Reduction Act of 1995 says that no one is required to respond to a collection of information unless it displays a valid OMB control number, which for this form is 1845-0001. The time required to complete this form is estimated to be from 20 to 30 minutes, including time to review instructions, search data resources, gather the data needed, and complete and review the information collection. If you have comments about this estimate or suggestions for improving this form, please write to: U.S. Department of Education, Washington DC 20202-4651.

We may request additional information from you to ensure efficient application processing operations. We will collect this additional information only as needed and on a voluntary basis.